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IRVINE, CA 92618
(205) 484-9177

After Recording Return To:
LOANDEPOT.COM, LLC
ATTN: DOC CONTROL
6531 IRVINE CENTER DRIVE,
SUITE 100
IRVINE, CA 92618
866-970-7520

[Space Above This Line For Recording Data]

PURCHASE MONEY MORTGAGE

ELLIOTT
Loan #: 400970937
MIN: 100853704009709372
MERS Phone: 1-888-679-6377
PIN: 20-6-13-0-001-061.000

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "Borrower" is **STEVEN J. ELLIOTT AND KIM E. ELLIOTT, HUSBAND AND WIFE**, currently residing at **130 BRAXTON PLACE, SPRINGVILLE, AL 35146**. Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is **LOANDEPOT.COM, LLC**. Lender is a **LIMITED LIABILITY COMPANY** organized and existing under the laws of **DE**. Lender's address is **6561 IRVINE CENTER DRIVE, IRVINE, CA 92618**. The term "Lender" includes any successors and assigns of Lender.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument**. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

(D) "Note" means the promissory note dated **NOVEMBER 6, 2024**, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in



